

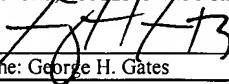


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Peter H. Redweik      Examiner: (to be assigned)  
Serial No.: 10/644,169      Group Art Unit: (to be assigned)  
Filed: August 20, 2003      Docket: 11201  
Title: NET PRESENT VALUE ATTRITION FOR LIFE-TIME VALUE FINANCIAL PROCESSING  
IN A RELATIONAL DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on October 29, 2003.

By:   
Name: George H. Gates

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

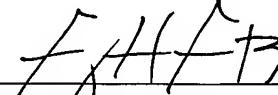
We are transmitting herewith the attached:

- Transmittal sheet, in duplicate, containing a Certificate of Mailing under 37 CFR 1.8.
- Information Disclosure Statement and Form PTO-1449.
- Cited Reference(s).
- Return postcard.

Please consider this a PETITION FOR EXTENSION OF TIME for a sufficient number of months to enter these papers, if appropriate.

Please charge all fees to Deposit Account No. 50-1673 of NCR Corporation (the assignee of the present application). A duplicate of this paper is enclosed.

**GATES & COOPER LLP**  
Howard Hughes Center  
6701 Center Drive West, Suite 1050  
Los Angeles, CA 90045  
(310) 641-8797

By:   
Name: George H. Gates  
Reg. No.: 33,500  
GHG/mrj

(PTO TRANSMITTAL - GENERAL)

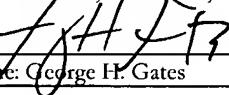


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INFORMATION DISCLOSURE STATEMENT (37 C.F.R. §1.97(b))

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

With regard to the above-identified application, the items of information listed on the enclosed Form 1449 are brought to the attention of the Examiner.

This statement should be considered because it is submitted before the mailing date of a first Office Action on-the-merits. Accordingly, no fee is due for consideration of the items listed on the enclosed Form 1449.

In accordance with 37 C.F.R. 1.491(b), the above application was filed *after* June 30, 2003 and, therefore, copies of the U. S. publication and U. S. patents listed on the enclosed Form 1449 are *not* being provided herewith. However, copies of the non-patent literature listed under "Other Documents" are being submitted herewith.

No representation is made that a reference is "prior art" within the meaning of 35 U.S.C. §§ 102 and 103 and Applicants reserve the right, pursuant to 37 C.F.R. § 1.131 or otherwise, to

establish that the reference(s) are not "prior art". Moreover, Applicants do not represent that a reference has been thoroughly reviewed or that any relevance of any portion of a reference is intended.

Consideration of the items listed is respectfully requested. Pursuant to the provisions of M.P.E.P. 609, it is requested that the Examiner return a copy of the attached Form 1449, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

Please direct any response or inquiry to the below-signed attorney at (310) 641-8797.

Respectfully submitted,

GATES & COOPER LLP  
Attorneys for Applicant(s)

Howard Hughes Center  
6701 Center Drive West, Suite 1050  
Los Angeles, California 90045  
(310) 641-8797

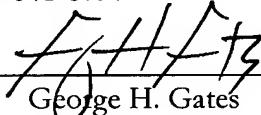
Date: October 29, 2003

GHG/mrj

Enclosures: Form PTO-1449

References

By:



George H. Gates  
Reg. No.: 33,500

<b>Form 1449*</b> <b>INFORMATION DISCLOSURE STATEMENT</b> <b>IN AN APPLICATION</b>	Docket Number: 11201	Application Number: 10/644,169
	Applicant: Peter H. Redweik	
	Filing Date: August 20, 2003	Group Art Unit: (to be assigned)

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	US-2002/0026394	02/2002	Savage et al.			
	5,189,608	02/1993	Lyons et al.			
	5,249,120	09/1993	Foley			
	5,615,109	03/1997	Eder			
	5,655,085	08/1997	Ryan et al.			
	5,712,987	01/1998	Waits et al.			
	5,721,831	02/1998	Waits et al.			
	5,819,237	10/1998	Garman			
	5,911,135	06/1999	Atkins			
	5,991,743	11/1999	Irving et al.			
	6,026,382	02/2000	Kalthoff			
	6,085,175	07/2000	Gugel et al.			
	6,233,566	05/2001	Levine et al.			
	6,240,399	05/2001	Frank et al.			
	6,253,192	06/2001	Corlett et al.			
	6,275,813	08/2001	Berka			
	6,292,787	09/2001	Scott et al.			
	6,360,210	03/2002	Wallman			
	6,393,406	05/2002	Eder			
FOREIGN PATENTS						
	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
						YES      NO
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)						
[1]	Kassing, Jay, "Profitability: Growing the Bottom Line," CSI, 1999, 43 pages.					
[2]	"Canadian Bank Mines for Data-based Gold," Action Items, 12/2/97, 2 pages.					
[3]	"Bank of Ircland Selects Compaq AlphaServers to Help Improve Profitability Management," 12/3/98, Compaq, 2 pages.					
[4]	"Marquis Tops 300 MCIF-CRM Data Mart Clients Worldwide," 4/18/00, 2 pages.					
[5]	Curley, Bob, "Royal Bank uncearths profitability solution", Bank Systems & Technology, April 2000, 2 pages.					

EXAMINER:	DATE CONSIDERED:
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.	